

Table VIII.C.3(2003) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003

| Division and State | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|---------------------------|--------------|--|--|--|--|
| United States | 17.4% | 21.7% | 18.1% | 16.8% | 15.5% |
| New England: | | | | | |
| Connecticut | 21.5% | 40.5% | 18.2% | 18.7% | 16.5% |
| Maine | 18.1% | 28.2% | 19.8% | 15.6% | 15.6% |
| Massachusetts | 20.4% | 28.7% | 20.9% | 17.2% | 18.4% |
| New Hampshire | 21.1% | 16.3% | 22.8% | 23.8% | 18.5% |
| Rhode Island | 22.0% | 19.9% | 24.4% | 21.8% | 20.8% |
| Vermont | 18.2% | 20.4% | 19.7% | 17.6% | 16.1% |
| Middle Atlantic: | | | | | |
| New Jersey | 16.0% | 15.3% | 14.8% | 18.7% | 14.8% |
| New York | 17.4% | 24.2% | 14.4% | 16.2% | 17.6% |
| Pennsylvania | 15.4% | 20.5% | 14.0% | 12.8% | 16.5% |
| East North Central: | | | | | |
| Illinois | 16.9% | 21.9% | 17.1% | 16.7% * | 15.4% |
| Indiana | 21.0% | 18.9% | 27.5% | 20.1% | 17.2% |
| Michigan | 14.7% | 23.3% | 18.9% | 14.0% | 9.0% |
| Ohio | 16.9% | 19.6% | 16.9% | 14.3% | 18.2% |
| Wisconsin | 22.1% | 25.8% | 19.6% | 24.8% | 19.7% |
| West North Central: | | | | | |
| Iowa | 20.8% | 20.0% | 28.7% | 18.4% | 17.7% |
| Kansas | 23.1% | 33.7% | 21.7% | 22.0% | 20.3% |
| Minnesota | 16.4% | 16.7% | 16.9% | 18.7% | 13.7% |
| Missouri | 17.3% | 21.6% | 17.6% | 14.4% | 18.4% |
| Nebraska | 25.0% | 25.9% | 29.8% | 23.2% | 22.8% |
| North Dakota | 19.0% | 19.2% | 24.6% | 18.6% | 13.7% |
| South Dakota | 22.9% | 27.2% | 29.7% | 19.4% | 17.7% |
| South Atlantic: | | | | | |
| Delaware | 18.4% | 21.1% | 22.4% | 13.3% | 18.3% |
| District of Columbia | 19.0% | 21.8% | 20.4% | 19.4% | 15.1% |
| Florida | 20.9% | 23.8% | 18.4% | 23.1% | 20.0% |
| Georgia | 19.3% | 24.6% | 20.2% | 19.4% | 16.3% |
| Maryland | 23.1% | 27.9% | 21.2% | 22.9% | 23.0% |
| North Carolina | 15.8% | 19.3% | 21.4% | 15.0% | 11.8% |
| South Carolina | 19.8% | 17.9% | 26.7% | 19.6% | 15.1% |
| Virginia | 19.1% | 23.6% | 24.6% | 15.8% | 16.2% |
| West Virginia | 14.1% | 16.3% | 17.0% | 13.2% | 11.4% |

East South Central:

| | | | | | |
|-------------|-------|-------|-------|-------|-------|
| Alabama | 20.2% | 25.8% | 24.8% | 21.6% | 13.6% |
| Kentucky | 20.0% | 21.8% | 23.9% | 19.4% | 16.0% |
| Mississippi | 15.2% | 23.5% | 16.7% | 13.7% | 12.1% |
| Tennessee | 21.1% | 24.9% | 19.3% | 23.9% | 19.0% |

West South Central:

| | | | | | |
|-----------|-------|-------|-------|-------|-------|
| Arkansas | 20.6% | 25.2% | 20.6% | 20.0% | 19.6% |
| Louisiana | 19.1% | 23.7% | 18.3% | 16.1% | 21.5% |
| Oklahoma | 19.0% | 24.2% | 26.1% | 16.7% | 14.8% |
| Texas | 16.1% | 17.4% | 18.0% | 17.4% | 13.0% |

Mountain:

| | | | | | |
|------------|-------|---------|---------|-------|-------|
| Arizona | 17.5% | 21.0% | 25.3% | 13.7% | 13.6% |
| Colorado | 15.9% | 20.3% | 16.1% * | 14.3% | 15.2% |
| Idaho | 16.2% | 16.8% | 16.2% | 17.0% | 15.1% |
| Montana | 13.5% | 21.1% | 18.6% | 10.5% | 11.0% |
| Nevada | 13.3% | 21.6% | 10.2% | 12.7% | 12.6% |
| New Mexico | 17.6% | 19.5% | 18.5% | 16.4% | 17.8% |
| Utah | 19.0% | 12.3% * | 18.5% | 23.5% | 20.8% |
| Wyoming | 15.5% | 16.9% | 16.6% | 16.5% | 12.7% |

Pacific:

| | | | | | |
|------------|-------|-------|-------|-------|-------|
| Alaska | 10.8% | 18.2% | 13.2% | 8.7% | 9.5% |
| California | 14.4% | 17.0% | 12.5% | 14.7% | 14.7% |
| Hawaii | 8.3% | 6.4% | 7.0% | 6.5% | 13.2% |
| Oregon | 13.0% | 14.6% | 16.5% | 8.5% | 13.9% |
| Washington | 10.9% | 24.6% | 15.7% | 6.0% | 7.1% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table VIII.C.3(2003) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003

| Division and State | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|---------------------------|--------------|--|--|--|--|
| United States | 0.33% | 0.52% | 0.78% | 0.44% | 0.58% |
| New England: | | | | | |
| Connecticut | 1.07% | 3.03% | 2.95% | 1.81% | 1.65% |
| Maine | 1.38% | 5.30% | 3.31% | 1.71% | 2.44% |
| Massachusetts | 1.68% | 2.89% | 3.36% | 2.22% | 1.54% |
| New Hampshire | 1.14% | 3.03% | 2.89% | 1.56% | 2.50% |
| Rhode Island | 0.85% | 4.67% | 3.70% | 3.27% | 2.42% |
| Vermont | 1.43% | 3.31% | 1.83% | 3.16% | 3.50% |
| Middle Atlantic: | | | | | |
| New Jersey | 1.07% | 2.42% | 2.23% | 2.86% | 1.82% |
| New York | 0.90% | 3.73% | 1.79% | 1.36% | 1.99% |
| Pennsylvania | 0.91% | 4.02% | 1.71% | 1.67% | 2.69% |
| East North Central: | | | | | |
| Illinois | 2.03% | 2.09% | 1.03% | 7.00% * | 2.07% |
| Indiana | 1.92% | 5.09% | 5.25% | 2.02% | 2.46% |
| Michigan | 1.12% | 3.16% | 2.50% | 1.90% | 1.94% |
| Ohio | 1.25% | 2.72% | 3.14% | 1.91% | 2.68% |
| Wisconsin | 1.49% | 3.22% | 3.40% | 3.62% | 2.88% |
| West North Central: | | | | | |
| Iowa | 1.54% | 3.80% | 3.84% | 2.21% | 1.52% |
| Kansas | 1.58% | 2.93% | 2.01% | 3.23% | 2.72% |
| Minnesota | 1.06% | 1.98% | 2.76% | 2.72% | 2.13% |
| Missouri | 1.10% | 2.40% | 2.03% | 2.79% | 1.21% |
| Nebraska | 1.26% | 5.48% | 1.78% | 2.65% | 2.61% |
| North Dakota | 2.09% | 5.08% | 3.35% | 2.57% | 2.87% |
| South Dakota | 1.71% | 3.75% | 2.91% | 1.88% | 3.06% |
| South Atlantic: | | | | | |
| Delaware | 1.92% | 3.00% | 2.64% | 2.28% | 5.33% |
| District of Columbia | 1.32% | 1.99% | 3.81% | 3.17% | 2.21% |
| Florida | 1.23% | 2.46% | 2.06% | 2.43% | 1.60% |
| Georgia | 1.58% | 3.48% | 2.71% | 4.38% | 2.07% |
| Maryland | 2.12% | 5.11% | 2.96% | 2.54% | 4.20% |
| North Carolina | 0.97% | 4.84% | 1.34% | 2.25% | 1.40% |
| South Carolina | 0.99% | 4.41% | 4.58% | 1.64% | 1.12% |
| Virginia | 1.15% | 2.84% | 3.98% | 2.18% | 1.30% |
| West Virginia | 1.82% | 4.02% | 2.91% | 2.68% | 2.21% |

East South Central:

| | | | | | |
|-------------|-------|-------|-------|-------|-------|
| Alabama | 1.35% | 3.88% | 1.74% | 2.35% | 2.73% |
| Kentucky | 1.65% | 3.03% | 3.89% | 1.68% | 2.43% |
| Mississippi | 2.03% | 3.91% | 3.20% | 2.24% | 2.75% |
| Tennessee | 1.40% | 3.01% | 2.29% | 3.43% | 3.14% |

West South Central:

| | | | | | |
|-----------|-------|-------|-------|-------|-------|
| Arkansas | 1.32% | 5.40% | 6.00% | 2.86% | 2.26% |
| Louisiana | 1.27% | 3.62% | 2.92% | 2.88% | 2.69% |
| Oklahoma | 2.02% | 4.94% | 4.66% | 1.86% | 2.32% |
| Texas | 0.75% | 2.43% | 1.67% | 1.80% | 2.21% |

Mountain:

| | | | | | |
|------------|-------|---------|---------|-------|-------|
| Arizona | 1.16% | 2.12% | 3.60% | 1.92% | 2.40% |
| Colorado | 2.12% | 2.41% | 5.22% * | 3.13% | 2.44% |
| Idaho | 1.54% | 3.17% | 4.60% | 2.32% | 1.73% |
| Montana | 1.42% | 4.76% | 2.99% | 2.18% | 3.14% |
| Nevada | 1.36% | 4.03% | 2.79% | 3.12% | 2.46% |
| New Mexico | 1.15% | 2.84% | 3.11% | 2.02% | 1.48% |
| Utah | 2.36% | 5.51% * | 2.99% | 4.61% | 2.49% |
| Wyoming | 1.82% | 4.49% | 2.89% | 2.20% | 2.50% |

Pacific:

| | | | | | |
|------------|-------|-------|-------|-------|-------|
| Alaska | 1.54% | 3.84% | 1.76% | 2.35% | 2.77% |
| California | 0.77% | 1.33% | 1.42% | 1.05% | 1.57% |
| Hawaii | 1.05% | 1.19% | 1.48% | 1.68% | 3.80% |
| Oregon | 1.66% | 1.94% | 2.40% | 1.40% | 2.74% |
| Washington | 1.07% | 4.05% | 1.89% | 1.56% | 1.19% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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